

**Information to identify the case:**

Debtor 1	<b>Christian Ingle</b>	Social Security number or ITIN	xxx-xx-3618
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>16-21664-RG</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christian Ingle

5/25/18

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christian Ingle  
 Debtor

Case No. 16-21664-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db Christian Ingle, 202 49th St, Union City, NJ 07087-7734  
 cr +City of Union City, Joel R. Glucksman, Esq., Scarinci & Hollenbeck,  
 1100 Valley Brook Avenue, PO Box 790, Lyndhurst, NJ 07071-0790  
 cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CRE, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516237509 #Amerifinancial Solutio, PO Box 7, Vassar, MI 48768-0007  
 516292396 +Baxter Financial LLC, c/o Fein Such Kahn & Shepard, PC, 7 Century Dr., Suite 201,  
 Parsippany, NJ 07054-4609  
 516237510 +Baxter Financial Ll C, 9131 S Monroe Plaza Way, Sandy, UT 84070-4608  
 516237511 Commonwealth of Pennsylvania, 4105 Derry St, Harrisburg, PA 17111-2244  
 516452122 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516457843 Directv, LLC, by American InfoSource LP as agent, PO Box 5008,  
 Carol Stream, IL 60197-5008  
 516237517 HUDSON COUNTY SPECIAL, 595 Newark Ave, Jersey City, NJ 07306-2394  
 516237516 +Hoboken Emergency Physicians PC, PO Box 8500-2216, Philadelphia, PA 19178-0001  
 516237518 Jackson Capital Inc, 420 Grant Ter, Mamaroneck, NY 10543-1410  
 516237519 Mark L. Nichter, P.C., 44 S Broadway, White Plains, NY 10601-4425  
 516237520 Mount Sinai Radioogy Dept, 1 Gustave L Levy Pl # 12, New York, NY 10029-6500  
 516237521 NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
 516399801 +North Hudson Sewerage Authority, 1600 Adams Street, Hoboken, New Jersey 07030-2304  
 516237522 North Hudson Sewerage Authority, PO Box 71352, Philadelphia, PA 19176-1352  
 516237523 Phelan Hallinan & Schmieg, PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437  
 517069773 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 517069774 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516237525 T-Mobile US, 3321 S Congress Ave Ste B, Palm Springs, FL 33461-3072  
 516237526 Trans Continental Credit, PO Box 5055, White Plains, NY 10602-5055  
 516237527 #Tsi/909, PO Box 17205, Wilmington, DE 19850-7205  
 516426610 US BANK N.A., AS TRUSTEE FOR CREDIT et.al., AMERICAS SERVICING COMPANY,  
 Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 516237528 ++++US BANK NA (C/O ASC, 50 S 16TH ST STE 1960, PHILADELPHIA PA 19102-2517  
 (address filed with court: US Bank NA (c/o ASC, 50 S 16th St Ste 1950,  
 Philadelphia, PA 19102-2517)  
 516237529 Velocity Investments LLC, 1800 State Route 34 Ste 404A, Wall Township, NJ 07719-9147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 25 2018 23:29:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 25 2018 23:29:38 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516237512 EDI: CONVERGENT.COM May 26 2018 03:08:00 Convergent Outsourcing, 800 SW 39th St,  
 Renton, WA 98057-4975  
 516237513 EDI: DIRECTV.COM May 26 2018 03:08:00 DirectTV, PO Box 78626, Phoenix, AZ 85062-8626  
 516237514 EDI: TSYS2.COM May 26 2018 03:03:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 516237515 E-mail/Text: fggbanko@fgny.com May 25 2018 23:29:01 Forster, Garbus & Garbus, 7 Banta Pl,  
 Hackensack, NJ 07601-5604  
 516237524 EDI: PRA.COM May 26 2018 03:03:00 Portfolio Recovery Associates, 140 Corporate Blvd,  
 Norfolk, VA 23502-4952  
 516473294 EDI: PRA.COM May 26 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Union Privilege,  
 POB 41067, Norfolk VA 23541

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 34

Date Rcvd: May 25, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT  
SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., HOME EQUITY ASSET TRUST 2006-8, HOME EQUITY  
PASS-THROUGH CERTIFICATES, SERIES 2006-8 nj.bkecf@fedphe.com  
Joel R. Glucksman on behalf of Creditor City of Union City jglucksman@scarincihollenbeck.com  
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com,  
NJ58@ecfcbis.com  
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR  
CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., HOME EQUITY ASSET TRUST 2006-8, HOME  
EQUITY PASS-THROUGH CERTIFICATES, SERIES 2006-8 nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp.,  
Home Equity Asset Trust 2006-8, Home Equity Pass- Through Certificates, Series 2006-8, U.S. Bank  
National Association, as Trustee rsolarz@kmlawgroup.com  
Steven A. Serna on behalf of Debtor Christian Ingle bk@sernaesq.com

TOTAL: 7